

CLAIMS

What is claimed is:

- 5 1. A method for a server to obtain parent authorization of minor-proposed e-transactions comprising:
- electronically receiving an e-transaction proposal from the minor;
- automatically creating and electronically transmitting a first message to the parent, the message describing the e-transaction proposal and soliciting the parent to
- 10 enter a transaction authorization code to enable consummation of the proposed e-transaction;
- electronically receiving a reply message from the parent providing a transaction authorization code and e-transaction instructions; and
- automatically executing the e-transaction instructions.
- 15 2. The method of claim 1, further comprising creating and sending an electronically transmittable third message notifying the minor of the parent's response to the proposed e-transaction.
- 20 3. The method of claim 1, wherein the reply message comprises a credit card number for electronically funding the minor's proposed e-transaction.
4. The method of claim 1, wherein the reply message comprises a server-verifiable transaction authorization code.
- 25 5. The method of claim 1, wherein the reply message comprises a transaction specific code.
6. The method of claim 1, wherein the first message is an e-mail addressed to the
- 30 parent's e-mail address.

7. The method of claim 1, wherein the parent's e-mail address is provided by the minor along with the proposed e-transaction.

5 8. The method of claim 1, wherein the parent's e-mail address is available from an accessible database.

9. The method of claim 8, wherein the parent's e-mail address is provided by the parent prior to the server's receipt of the minor's proposed e-transaction.

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10. The method of claim 1, wherein the first message to the parent provides clickable options to approve the proposed e-transaction and to reject the proposed e-transaction.

15 11. The method of claim 1, wherein the first message to the parent lists each item sought by the minor in proposing the e-transaction and provides clickable options to selectively reject discrete items of the proposed e-transaction.

20 12. The method of claim 1, wherein the first message comprises clickable options for providing the parent's reasons for rejecting items from the proposed e-transaction.

13. The methods of claim 1, wherein the proposed e-transaction involves the purchase of goods, and wherein the first e-mail message comprises information related to content of the goods involved in the proposed e-transaction.

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14. The method of claim 1, wherein the first messages provide clickable hyperlinks enabling the parent to access reviews by others of the goods sought in the e-transaction proposal.

15. A method for a server to provide a parent with control over an e-transaction proposed by a minor comprising:

electronically receiving a proposed e-transaction from a minor;

receiving an e-mail address of the minor's parent;

5 creating an electronically transmittable message addressed to the parent's e-mail address;

electronically providing the parent with a description of the proposed e-transaction;

electronically receiving a reply message from the parent comprising the
10 parent's instructions regarding the proposed e-transaction;

disposing of the proposed e-transaction in accordance with the parent's instructions; and

electronically notifying the minor of the parent's instructions regarding the proposed e-transaction proposed by the minor.

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16. A computer program product including instructions embodied on a computer readable medium, the instructions comprising:

instructions for receiving an e-transaction proposal from a minor;

instructions for automatically creating and electronically transmitting a first
20 message to a parent, the message describing the e-transaction proposal and soliciting the parent to enter a transaction authorization code to enable consummation of the proposed e-transaction;

instructions for receiving a reply message from the parent providing a transaction authorization code and e-transaction instructions; and

25 instructions for executing the e-transaction instructions.

17. The computer program product of claim 16, further comprising:

instructions for creating and sending an electronically transmittable third message notifying the minor of the parent's response to the proposed e-transaction.

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18. The computer program product of claim 16, wherein the reply message comprises a credit card number for electronically funding the minor's proposed e-transaction.

5 19. The computer program product of claim 16, wherein the reply message comprises a server-verifiable transaction authorization code.

20. The computer program product of claim 16, wherein the reply message comprises a transaction specific code.

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21. The computer program product of claim 16, wherein the first message is an e-mail message addressed to the parent's e-mail address.

15 22. The computer program product of claim 21, wherein the parent's e-mail address is provided by the minor along with the proposed e-transaction.

23. The computer program product of claim 21, wherein the parent's e-mail address is available from an accessible database.

20 24. The computer program product of claim 23, wherein the parent's e-mail address is provided by the parent prior to the server's receipt of the minor's proposed e-transaction.

25 25. The computer program product of claim 21, wherein the first message to the parent provides clickable options to approve the proposed e-transaction and to reject the proposed e-transaction.

26. A computer system for obtaining parent authorization of minor-proposed e-transactions comprising:

first receiving means for electronically receiving an e-transaction proposal from the minor;

messaging means for automatically creating and electronically transmitting a first message to the parent, wherein the message describes the e-transaction proposal and solicits the parent to enter a transaction authorization code to enable consummation of the proposed e-transaction;

second receiving means for electronically receiving a reply message from the parent providing a transaction authorization code and e-transaction instructions; and

executing instructions for automatically executing the e-transaction instructions.

27. The computer system of claim 26, further comprising:

notification means for creating and sending an electronically transmittable third message notifying the minor of the parent's response to the proposed e-transaction.

28. The computer system of claim 26, wherein the reply message comprises a credit card number for electronically funding the minor's proposed e-transaction.

29. The computer system of claim 26, wherein the reply message comprises a server-verifiable transaction authorization code.

30. The computer system of claim 26, wherein the reply message comprises a transaction specific code.

31. The computer system of claim 26, wherein the first message is an e-mail message addressed to the parent's e-mail address.

32. The computer system of claim 26, further comprising:

submission means for allowing the minor to submit the parent's e-mail address along with the proposed e-transaction.

33. The computer system of claim 26, wherein the parent's e-mail address is
5 available from an accessible database.

34. The computer system of claim 33, further comprising:
submission means for allowing the parent to submit the parent's e-mail
address prior to receiving the minor's proposed e-transaction.
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35. The computer system of claim 26, further comprising:
approval means for allowing the parent to approve or reject the proposed e-
transaction through clickable options provided in the first message.

15 36. The computer system of claim 26, further comprising:
approval means for allowing the parent to approve or reject individual items of
the proposed e-transaction through clickable options provided in the first message.

37. The computer system of claim 26, wherein the proposed e-transaction involves
20 the purchase of goods, and wherein the first e-mail message comprises information
related to content of the goods involved in the proposed e-transaction.

38. The computer system of claim 26, further comprising:
research means for allowing the parent to research reviews of the good sought
25 in the e-transaction proposal through clickable hyperlinks provided in the first
message.